

## ABSTRACT

A system and method for using a smart card. The system includes a smart card enabler receiving a first identification key from a smart card. The smart card enabler compares the first identification key with a second  
5 identification key. If the first identification key matches the second identification key, the smart card enabler enables the smart card to function with a smart card reader. Also, if information stored in a smart card is incapable of being retrieved from the smart card, the transaction information stored in the smart is recovered by using information stored in a smart card  
10 enabler.